

CARD Technologies

Ingeniería en Medios de Pago y Net Commerce

COMPANY OVERVIEW



CARD TECHNOLOGIES is a consulting firm that specializes in inbuilt solutions for both private labels credit and debit cards, international remittances and other different kind of payment media systems.

Our systemic and multipartite assistance, allows us to integrate requests of different functional areas, each one with his own needs, but amalgamated in a same style of work; thus, we can works with the same efficacy to design and launching a new credit or debit card system since his initial phase, modality "*key in hand*", to implement a marketing campaign for an existing issuer, reposition a brand, define a training plan, obtain financing and enlargement of capital for new projects start up or to work in the design of management, commercial, operating and financial process of the credit cards division of a Bank .

CARD TECHNOLOGIES Principals have jointly, over fifty years of experience in the payment media business, having developed this valuable expertise to international level in Argentina, Paraguay and other countries of Latin America.

PRODUCTS and SERVICES

CARDSOLVER © ® is a service managing system of credit cards and similar revolving credits, which allows the credit card administrator to control all product functions efficiently. **CARDSOLVER** © ® allows



configurations for one or more issuers and franchising in a single installation. The suite is composed of a basic socket for the system formed for **CARDSOLVER Core Processing**, its primary process, which handles business operations and is complemented for different sub process: **Acquirer, Issuer, Scoring, Switch and Manager**.

The suite is development integrally under ISO international standards and allow the third-party integration systems through flexible and parametric interfaces, like CardSwitch, a powerful tool for both credit and debit cards fraud prevention.

For additional information, please send an email to info@cardtech.com.ar

Company carry out Consulting task related to:

- *Operative Process Outsourcing*
- *International Remittances*
- *CRM, Fidelity and Co-Branding programs*
- *Market Research*
- *E-Learning*
- *Fraud Prevention*
- *Electronic Wallet and Mobile Payment System (Next)*

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PARTNERS



GeneXus is a powerful multi platform tool for development of critical mission applications.



TECNOMARKET is a Company specialized in Communications and technological applications. It is *Authorized Representative* of **CARD TECHNOLOGIES** for Ecuador.



CardSwitch Technology, Is a global Corporation, leader in transactions security and fraud prevention for several payment media.



Java applications developer kit, very easy, customizable and low cost tool. Just define your need, design your business logic, choose the adequate components and build your application, all in minutes and online !.



PRINCIPALS



Ricardo Gutiérrez combine marketing, financial and management skills. He has extensive banking and consulting experience and specializes in development and analysis of investments projects and credit cards market.

Mr. Gutiérrez earned a degree in Marketing from the **Universidad Argentina de la Empresa**, and a post-degree in Corporate Finances, from the same University.

Mr. Gutiérrez is co-author of the books:

- “*El Negocio de las Tarjetas de Crédito*” (The Credit Cards Business)
- “*Mercadeo para Banqueros*” (Marketing for Bankers)
- “*Servicios Financieros: Mercadeo y Gestión*” (Financial Services: Marketing and Management)

Mr. Gutiérrez has:

- Served as Associated Consultant for **FELABAN (Federación Latinoamericana de Bancos)**
- Performed several seminars in Argentina, Brazil, Paraguay, Spain, Colombia and Ecuador related to retail banking and credit cards systems.
- Developed, evaluated and managed investments projects for industrial and commercial companies in Argentina.
- Served as Marketing Manager in credit cards companies and managed the operative fusion of credit cards division of several merged banks.

At present, Mr. Gutiérrez is CEO and Principal Partner of **LINEA FINANCIERA** www.lineafinanciera.biz, a financial consulting firm based in Buenos Aires, Argentina



Roberto Emilio Etcheverry – Earned a degree in Management from the Universidad Nacional de La Plata, Argentina and a post-degree in Strategic Marketing Management, Colegio de Graduados en Ciencias Económicas, Buenos Aires, Argentina).

Professionally, Mr. Etcheverry has:

- Served as *Associated Consultant* for **VISA INTERNATIONAL**, *Latin America and Caribbean Area*, developing training courses and seminars related to Customer Services for the banks issuers in several countries of Latin America (Costa Rica, Nicaragua, Guatemala, El Salvador, Venezuela).
- Mr. Etcheverry was CEO and General Manager of Compcenter SA, with total responsibility in the design, implementation and integral operative management of the credit card “Unica” in Asuncion, Paraguay.
- At present, He is professor at Universidad Americana and director of the his own consulting firm, Marketing & Direccion Consultores, www.marketingdireccion.com with specialization in market research, marketing, training, strategic management and information technology.

Mr. Etcheverry`s last book, “*Dirección Estratégica de Marketing*” (Strategic Marketing Management) was edited by Ediciones Universidad Americana, Asunción, Paraguay.

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